

EXHIBIT 15

Alabama Department of Insurance

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Consumers

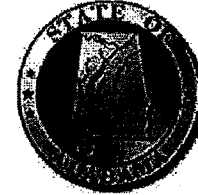
Producers/Agents

Companies

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Rates & Forms FAQs

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Life And Health

Q. What types of insurance premium rates does the Alabama Department of Insurance regulate?

A. ALDOI does not regulate life insurance or health insurance premium rates per ALA. CODE 27-13-2 with the exception of Medicare Supplement rates, Health Maintenance Organization (HMO) rates and, as of July 1, 2006, Long Term Care rates for forms currently still being marketed. [Alabama Code 27-13-2](#)

Q. Does ALDOI review and approve life, annuity and health policy forms?

A. All life, annuity and health forms that are part of a policy or contract issued for delivery in Alabama must be filed by insurance companies and approved by ALDOI per ALA.CODE 27-14-8(a). [Alabama Code 27-14-8](#)

Q. What life, annuity and health forms are considered public record?

A. All life, annuity and health form filings are considered public record with the exception of Actuarial data which is considered to be confidential and proprietary information and not for public viewing. [Regulation 24](#)

Property And Casualty

Q. Do Personal Line Rates, Rules and Forms have to be filed for Prior Approval with the Alabama Insurance Department?

A. Yes, Alabama is a Prior Approval State for all admitted insurance carriers writing Personal Lines coverage in this state. The Alabama Insurance Department reviews the requests for implementation/and/or changes to rates, rules and forms and either approves the submission, disapproves the submission or requests that it be revised because the submission has not been properly supported.

Q. Does the Alabama Insurance Department regulate Property and Casualty insurance rates?

A. Yes, the Alabama Insurance Department does regulate Property and Casualty insurance rates of admitted insurance companies.

Q. What is an admitted insurance company?

A. An admitted insurance company is a carrier that has been given a Certificate of Authority to write in Alabama by going through the admission process of the ALDOI Examination Division.

Q. Can a company write a program in Alabama just by being issued a Certificate of Authority by the ALDOI Examination Division?

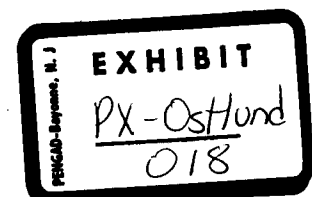
A. No, that company then has to make a submission of the type of program they want to write and have it approved by the ALDOI Rates and Forms Division before it can be used on Alabama insureds.

Q. Does every program a company files with the ALDOI Rates and Forms Division get approved?

A. No, every admitted company has to submit each of their programs separately. The Rate submissions are reviewed for actuarial soundness in addition to compliance with the Alabama Laws, Regulations and Bulletins. The Form filings, (i.e. policy pages) go through a review to determine if they are in compliance with the Alabama Laws, Regulations and Bulletins.

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Q. What is a Prior Approval filing?

A. A Prior Approval filing is a filing submission that must be filed with the Department and approved by the Department before it can be used on any Alabama insured's policy. All personal lines coverages are Prior Approved.

Q. What is a File and Use filing?

A. A File and Use filing is a submission that just has to be filed with the Department but the carrier can begin using it as soon as they file it. The carrier does not have to wait for an approval from the Department before using it on Alabama insureds' policies. A File and Use filing does not mean that the company can submit anything they want to; the submission still has to be in compliance with the Law, Regulations and Bulletins.

Q. Do Commercial Line Products have to be filed for Prior Approval with the Alabama Insurance Department?

A. Commercial Line Products do have to be filed with the Alabama Insurance Department. Any rule and form submission can be submitted on a File and Use basis and any rate change less than an overall increase of +10% can be filed on a File and Use basis. Although any overall rate change of + 10% or greater must be filed for Prior Approval. File and Use is not applicable on any Medical Malpractice or Workman's Compensation products. All of those filings are required to be submitted for Prior Approval. Please refer to this Regulation for specifics.

Q. Can an insurance company go up on my renewal rate in the middle of a policy period for something I have not requested?

A. No, once that renewal period begins the terms of the contract cannot change except at your request and in agreement with the Insurance Company.

Q. If I am a new insured with an automobile carrier, once I have been given a quote, can the company change my rate during that period?

A. Yes, if additional information was not known at the writing of the policy, or the information is different than otherwise stated, a company has 60 days to either cancel your policy or revise the premium.

Q. Can an insurance company change my deductible during the policy period?

A. Not without your approval; however, if you have had significant losses, an Insurer who is "considering" non-renewing you at the policy anniversary date may suggest an increase in your deductible. If you refuse this "suggestion" then the insurer very well may non-renew your policy on the expiration date. Many times, accepting an increased deductible is a better financial option since potential insurers usually quote much higher rates on customers who have previously been non-renewed.